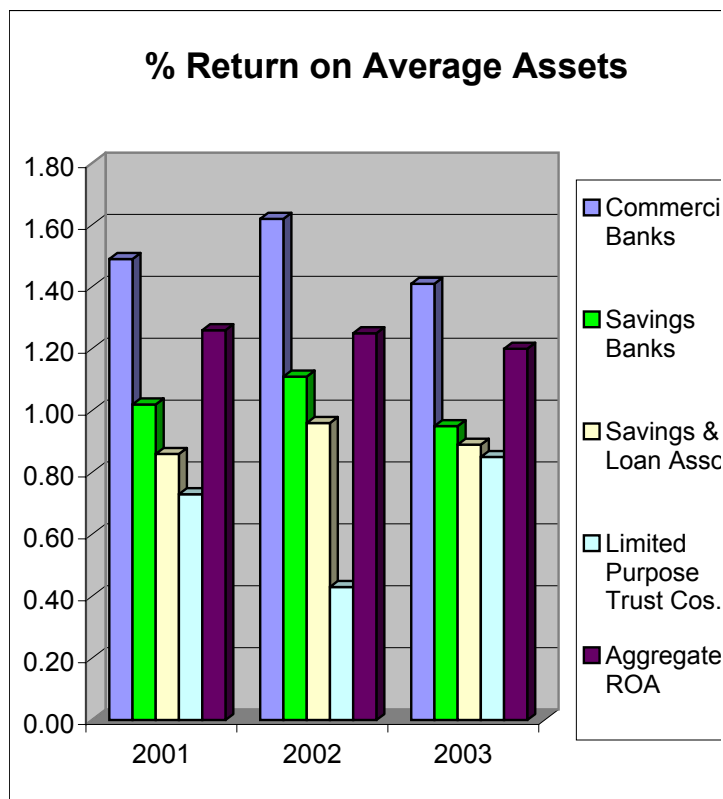


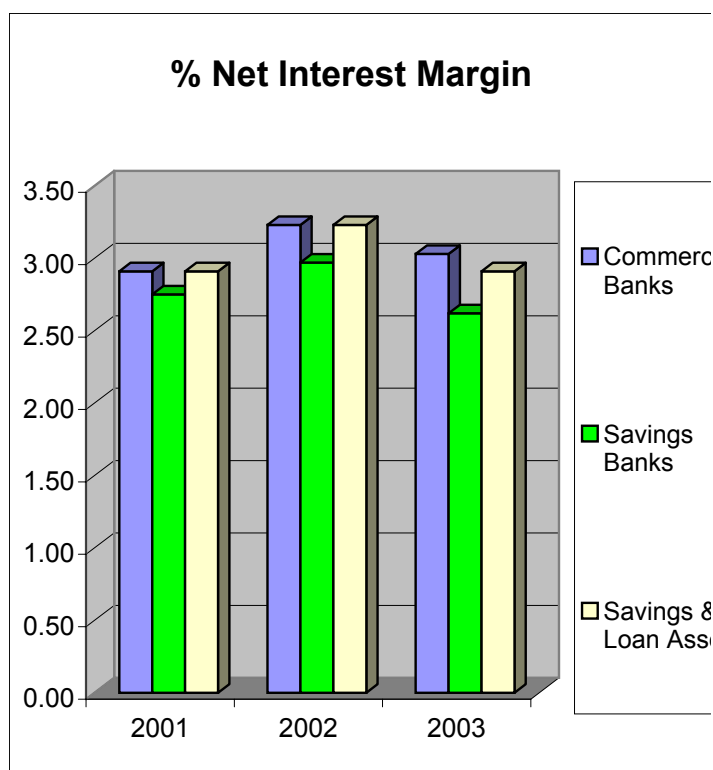
## Return on Average Assets of New Jersey Chartered Bank

Year / Institution Type	ROA
	<i>Percent</i>
<b>2003</b>	
Commercial Banks	1.41
Savings Banks	0.95
Savings & Loan Assoc.	0.89
Limited Purpose Trust Cos.	0.85
<b>Aggregate ROA</b>	<b>1.20</b>
<b>2002</b>	
Commercial Banks	1.62
Savings Banks	1.11
Savings & Loan Assoc.	0.96
Limited Purpose Trust Cos.	0.43
<b>Aggregate ROA</b>	<b>1.25</b>
<b>2001</b>	
Commercial Banks	1.49
Savings Banks	1.02
Savings & Loan Assoc.	0.86
Limited Purpose Trust Cos.	0.73
<b>Aggregate ROA</b>	<b>1.26</b>

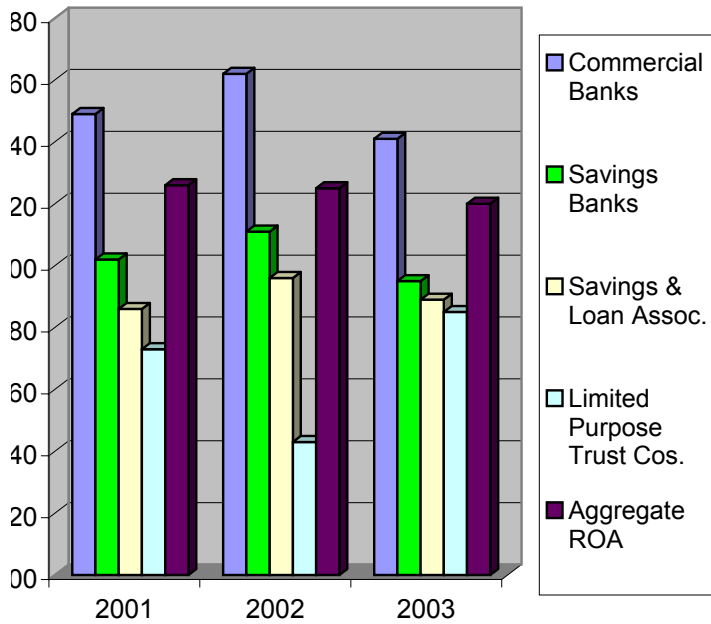


## Net Interest Margins of New Jersey Chartered Banks

Year / Institution Type	NIM
	<i>Percent</i>
<b>2003</b>	
Commercial Banks	3.03
Savings Banks	2.62
Savings & Loan Assoc.	2.91
<b>2002</b>	
Commercial Banks	3.23
Savings Banks	2.97
Savings & Loan Assoc.	3.23
<b>2001</b>	
Commercial Banks	2.91
Savings Banks	2.75
Savings & Loan Assoc.	2.91



### % Return on Average Assets



### % Net Interest Margin

